IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:

By the Examiner:

Corey J. Hansen

Commissioner for Patents

Alexandria, VA 22313-1450

P.O. Box 1450

Serial No.:

10/811,459

Group Art Unit:

Filed:

March 26, 2004

Title: Automated Workflow and Collaborative Transaction Management For

Making Residential Home Mortgages

CERTIFICATE OF MAILING UNDER 37 C.F.R. 1.8(A)

Date of Mailing: August 12, 2004

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Dear Sir:

TRANSMITTAL LETTER

Transmitted herewith for filing in the above-identified Nonprovisional application for patent are the following documents:

- 1. Information Disclosure Statement;
- 2. Form PTO/SB/08B - Information Disclosure Statement By Applicant;
- 3. References; and
- Confirmation Postcard. 4.

The Commissioner is hereby authorized to charge the fees associated with this communication or credit any overpayment to Simon, Galasso & Frantz Deposit Account No. 50-1259 under Reference Number 1717.040002.

Respectfully submitted,

Corey J. Hansen

By:

Raymond M. Galasso

Reg. No. 37,832

SIMON, GALASSO & FRANTZ PLC

P.O. Box 26503

AUSTIN, TEXAS 78755-0503 TELEPHONE: (512) 372-8240

FACSIMILE: (512) 372-8247

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Substitute for form 1449/PTO				Complete if Known		
Gubsino	10 10/10/11/1440/1 10			Application Number	10/811,459	
INF	ORMATION	N DIS	CLOSURE	Filing Date	March 26, 2004	
STA	TEMENT E	BY A	PPLICANT	First Named Inventor	HANSEN, Corey J.	
(Use as many sheets as necessary)				Art Unit	N/A	
	(USe as many sir	eers as n	ecessary)	Examiner Name	N/A	
Sheet	1	of	1	Attorney Docket Number	1717.040002	$\overline{\mathcal{I}}$

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	
		http://www.elliemae.com/Encompass/; Encompass; The First Enterprise-Level Mortgage Management System; pgs. 1 and 2	
		http://www.elliemae.com/Encompass/whatitdoes.asp; How Encompass Works; pgs. 1 and 2	
		http://www.elliemae.com/Encompass/encompstory.asp; The Encompass Story; pgs. 1 and 2	
-		http://www.elliemae.com/Encompass/companies.asp; The Magic of "One Truth" Information"; pgs 1 and 2	
		http://www.elliemae.com/Encompass/evsp.asp; Encompass vs. Point - A Feature-by-Feature Comparison; pgs 1 through 7	

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^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:

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